

Subject: FW: NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)

Importance: Low

-----Original Message-----

From: COMNAVCRUITCOM MILLINGTON TN(uc) [mailto:CNCCMILLTN@dms-jax.navy.mil]
Sent: Friday, December 09, 2005 9:43
Subject: NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)
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SUBJ/NAVY COLLEGE FUND (NCF) AND LOAN REPAYMENT PROGRAM (LRP)//
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REF/E/DOC/MILPERSMAN 1133-080/30OCT03// NARR//REF A IS BUPERSINST 1780.1A (GI BILL EDUCATION PROGRAMS). REF B IS CNRCINST 1130.8G (NAVY RECRUITING MANUAL- ENLISTED). REF C IS THE EFFECTIVE NAVY COLLEGE FUND (NCF)/LOAN REPAYMENT (LRP) MESSAGE REPLACED BY THIS MESSAGE. REF D IS THE CURRENT ENLISTMENT BONUS (EB) MESSAGE. REF E IS THE NATIONAL CALL TO SERVICE (NCS) PROGRAM POLICY//

RMKS//1. THIS MESSAGE SUPERSEDES REF C FOR INDIVIDUALS ENTERING THE DELAYED ENTRY PROGRAM (DEP) ON OR AFTER 11 DEC 2005. THOSE ALREADY IN DEP ARE NOT AFFECTED BY THIS MESSAGE.

2. POLICY.

A. WHILE IN DEP, THE AMOUNT OF INCENTIVE THAT MAY BE OFFERED IS DETERMINED BY THE EFFECTIVE MESSAGE. THE MESSAGE IN EFFECT FOR A MEMBER IS DETERMINED BY WHEN THE MEMBER ENTERS THE DEP. IF A MEMBER CHANGES THE PROGRAM OR RATING FOR WHICH THEY ARE ENLISTING OR CHANGES INCENTIVE PROGRAMS WHILE IN THE DEP, THE ORIGINAL EFFECTIVE MESSAGE AT THE TIME OF ENROLLMENT INTO THE DEP REMAINS APPLICABLE TO THAT MEMBER. DO NOT DISCHARGE AND REENTER A MEMBER FROM THE DEP TO CHANGE AWARD LEVELS. POLICIES AND PROCEDURES CONCERNING ELIGIBILITY, APPLICATION, AND BENEFITS ARE CONTAINED IN REF B.

B. WHILE AT RECRUIT TRAINING COMMAND (RTC), THE AMOUNT OF INCENTIVE THAT MAY BE OFFERED IS DETERMINED BY THE EFFECTIVE MESSAGE AT THE TIME OF RECLASSIFICATION. IN RECLASSIFICATION CASES, A NEW CONTRACT (ENLISTMENT GUARANTEE ANNEX (1133/52)) MUST BE GENERATED THAT REPLACES THE PREVIOUS CONTRACT. IF A MEMBER CHANGES PROGRAM OR RATING, THE MEMBER CAN KEEP NCF OR LRP AS PER THE ORIGINAL CONTRACT (NAVCRUIT FORM 1133/52). IF A MEMBER HAS NCF IN THE ORIGINAL CONTRACT AND THE NEW PROGRAM-RATING OFFERS AN EB, THEN THE MEMBER MUST SELECT EITHER TO KEEP THE NCF OR SELECT THE EB. IF MEMBER HAS LRP AND EB IN THE ORIGINAL CONTRACT, THEN MEMBER CAN COMBINE THE NEW PROGRAM - RATING EB WITH LRP. IF MEMBER DOES NOT HAVE LRP OR NCF IN THE ORIGINAL CONTRACT, MEMBER MAY APPLY IF THEY MEET THE ELIGIBILITY REQUIREMENTS.

C. AFTER RTC, IF MEMBER CHANGES PROGRAM OR RATING, MEMBER CAN KEEP NCF OR LRP AS PER CONTRACT.

D. INCENTIVE COMBINATIONS ARE POSSIBLE AS STIPULATED HEREIN. MEMBERS CAN NOT COMBINE LRP AND NCF. MEMBERS CAN NOT COMBINE LRP AND EB WITHOUT A COLLEGE DEGREE (ASSOCIATES, BACHELORS, DOCTORATE, ETC.). THE EFFECTIVE EB MESSAGE IDENTIFIES THE POSSIBLE COMBINATIONS OF NCF AND EB FOR SELECTED PROGRAMS AND RATINGS. REF D IS THE CURRENT EB MESSAGE.

3. LRP ELIGIBILITY. WITH THE EXCEPTION OF THE FULL TIME SUPPORT (FTS), NATIONAL CALL TO SERVICE (NCS) AND NON-PRIOR SERVICE BASIC PROGRAMS, ALL RATINGS AND PROGRAMS WITH OBLIGATIONS 4 YEARS OR MORE ARE ELIGIBLE FOR LRP FOR ALL SHIPPING MONTHS. THE MAXIMUM

BENEFIT IS \$65,000 AND IS APPLIED TO THE LESSER OF THE ORIGINAL LOAN AMOUNT OR PRINCIPLE BALANCE OUTSTANDING AT TIME OF ACCESSION TO ACTIVE DUTY SERVICE ON ALL QUALIFYING LOANS. REF B CONTAINS APPLICATION PROCEDURES. LRP PARTICIPANTS WHO ACCESS WITHOUT THE LRP PROGRAM MANAGER HAVING RECEIVED AN ACCURATE AND COMPLETE LRP PACKAGE MAY BE ADMINISTRATIVELY REMOVED FROM THE PROGRAM.

4. NCF ELIGIBILITY. WITH THE EXCEPTION OF FULL TIME SUPPORT (FTS), NATIONAL CALL TO SERVICE (NCS) AND NON-PRIOR SERVICE BASIC PROGRAMS, ALL PROGRAMS AND RATINGS WITH OBLIGATIONS 4 YEARS OR MORE ARE ELIGIBLE FOR NCF FOR ALL SHIPPING MONTHS.

A. AN NCF AMOUNT OF \$950 IS AVAILABLE TO NUCLEAR FIELD (NF) PROGRAM APPLICANTS WHO ARE IN TEST SCORE CATEGORY I (TSC I) FOR ALL SHIPPING MONTHS (EXPECTED 36 MONTH BENEFIT IS \$71,424). NCF AMOUNTS FOR THE FOLLOWING SHIPPING MONTHS ARE:

SHIPPING MONTHS ENROLLMENT)	PER MONTH	BENEFIT (AT FULL TIME
OCTOBER - DECEMBER	\$450 (EXPECTED 36 MONTH BENEFIT IS \$53,424)	
JANUARY - MAY	\$550 (EXPECTED 36 MONTH BENEFIT IS \$57,024)	
JUNE - SEPTEMBER	\$350 (EXPECTED 36 MONTH BENEFIT IS \$49,824)	

B. TO BECOME ELIGIBLE FOR NCF BENEFITS, MEMBERS MUST RETAIN ELIGIBILITY FOR THEIR MONTGOMERY GI BILL (MGIB) PROGRAM BENEFITS. SEE REF A FOR DETAILS. MGIB RATES ARE PUBLISHED ANNUALLY BY THE DEPARTMENT OF VETERANS AFFAIRS (DVA). RATES VARY DEPENDING ON ENROLLMENT STATUS (E.G., FULL TIME, PART TIME, ETC.). THE NCF PER MONTH AMOUNT IS COMBINED WITH THE CURRENT MGIB BASIC MONTHLY RATE AT THE TIME OF TRAINING TO DETERMINE TOTAL BENEFIT. EACH YEAR THE MGIB BENEFIT INCREASES. FOR EXAMPLE, PARTICIPANTS SELECTING THE \$550 PER MONTH BENEFIT AND ARE A FULL TIME STUDENT COMPLETING 36 MONTHS OF EDUCATION WOULD GET OVER \$57,000 IN NON-TAXABLE PAYMENTS.

5. NCF FOR FULL TIME SUPPORT (FTS) ELIGIBILITY. THE RATINGS ELIGIBLE FOR THE NCF AMOUNTS AND SHIP MONTHS LISTED IN PARA 4 ARE AD, AECF, AIRC, AIRR, AM, AME, AS, AV, PS AND YN.

6. NCS ELIGIBILITY. NCS PARTICIPANTS MAY QUALIFY FOR EITHER THE NCS LRP OR AN EDUCATION BENEFIT. PARTICIPANTS INDICATE THEIR SELECTION ON DD 2863. BENEFITS ARE THE SAME FOR ALL SHIPPING MONTHS. SEE REF E FOR SPECIFIC DETAILS.

A. FOR THOSE SELECTING LRP, THE MAXIMUM BENEFIT IS \$18,000 LOAN REPAYMENT AND IS PAID IN ONE LUMP SUM TO THE LENDER. PARTICIPANTS ARE ELIGIBLE 15 MONTHS AFTER GRADUATING "A" SCHOOL. REF B CONTAINS APPLICATION PROCEDURES.

B. FOR THOSE SELECTING EDUCATION BENEFITS, PARTICIPANTS CAN SELECT EITHER A 12 OR 36 MONTH BENEFIT OPTION. EFFECTIVE 10CT 05, THE FULL TIME 12 MONTH BENEFIT IS \$12,420 (\$1,034 PER MONTH) AND THE 36 MONTH BENEFIT IS \$15,120 (\$420 PER MONTH). PARTICIPANTS WILL USE THE CURRENT MONTHLY RATE AT THE TIME OF TRAINING TO COMPUTE THEIR ACTUAL BENEFIT.

7. MGIB ELIGIBILITY IS AFFECTED BY SELECTING THE AFOREMENTIONED INCENTIVE PROGRAMS.

A. LRP PARTICIPANTS MUST MAKE A MGIB PROGRAM ELECTION WITHIN THE FIRST 2 WEEKS OF ACCESSION. IF THEY ELECT ENROLLMENT, PAYROLL DEDUCTIONS OF \$100 PER MONTH FOR 12 MONTHS WILL BEGIN. IF THEY DECLINE, THEY CANNOT ENROLL AT A LATER DATE. THOSE PARTICIPATING IN LRP WILL NOT ATTAIN ELIGIBILITY FOR MGIB BENEFITS UNLESS THEY REENLIST AND COMPLETE THE REQUIRED ACTIVE DUTY SERVICE. REF B CONTAINS DETAILS AND INSTRUCTIONS ON COMPLETING DD FORM 2366.

B. NCF PARTICIPANTS MUST ENROLL IN THE MGIB TO BE ELIGIBLE FOR PAYMENTS. REF B CONTAINS INSTRUCTIONS ON COMPLETING DD FORM 2366.

C. NCS PARTICIPANTS WILL BE AUTOMATICALLY DISENROLLED FROM THE MGIB PROGRAM. THEY DO NOT SIGN A DD FORM 2366. HOWEVER, UPON REENLISTMENT, THEY WILL BE ELIGIBLE TO MAKE AN MGIB PROGRAM ELECTION.

8. FOR QUOTA MANAGEMENT CALL CNRC PRIDE SHOP AT (901) 874-9155/DSN 882. FOR POLICY QUESTIONS CALL MR. GARY TON (901) 874-9322/DSN 882 OR MR. DON BOHN (901)-874-9298.

9. REQUEST WIDEST DISSEMINATION.

10. RELEASED BY MR. PATRICK DONAHUE, DEPUTY CNRC.// DECL//